

The Saudi Investment Bank (SAIB) is a commercial bank established in 1976 and based in Riyadh, Saudi Arabia. The Bank commenced operations in 1977 pursuant to a Royal Decree dated June 22, 1976. In 1983, the Bank adopted The Saudi Investment Bank name and moved into commercial banking. The Al Asalah Islamic Banking brand, through which the Bank provides Shariah-compliant products and services, was launched in 2006. Islamic principles form the core of all the Bank's operations, and our Shariah Committee ensures adherence to Shariah principles in our product development.

The Bank offers wholesale, retail, and commercial banking products in the Kingdom of Saudi Arabia, both Shariah-compliant and traditional. The Bank provides its services to the government, quasi-government, corporate, and MSME sectors. Our finance operations offer a range of non-interest-bearing banking products including Murabaha, Istisna'a, and Ijarah. Our product portfolio also includes several treasury and investment banking products.

Our joint ventures and subsidiaries expand our range of products and services to include investment banking, share trading, asset management, leasing finance, mortgage finance, brokerage services, corporate finance services, and credit card services.

● The Saudi Investment Bank



**Share data** 25/07/2024

Currency	SAR	Volume	743,162
Previous Close	12.64	Number of Shares mn	1,250.00
Change (%)	0.16	Market Cap mn	15,800.00

**Financial Highlights (SAR Million)** 2021 2022 2023

**Operations**

Total income <sup>(i)</sup>	2,808	3,349	4,044
Total expense <sup>(ii)</sup>	1,270	1,445	1,657
Operating profit before provisions	1,538	1,904	2,387
Net income	1,062	1,508	1,762

**Financial Position**

Total assets	101,619	109,071	129,984
Total liabilities	85,318	92,281	112,749
Total equity	16,301	16,790	17,235

**Cash Flow**

Net cash provided from operating activities	1,466	(3,029)	9,721
Net cash used in investing activities	1,167	(1,571)	(3,877)
Net cash used in financing activities	(1,861)	717	(1,528)
Cash and cash equivalents at the end of the year	8,039	4,156	8,471

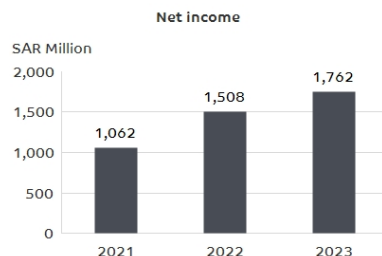
**Key Ratios (%)**

Return on average Shareholders' equity	7.55	10.63	12.54
Return on average assets	1.05	1.43	1.47
Capital adequacy	20.84	18.22	20.06
Equity to total assets	16.05	15.39	13.26

**Notes:**

(i) Total income includes total operating income plus share in earnings of associates.

(ii) Total expense includes total operating expenses before impairment charges.



**Total operating income (loss) by segments 2023**

